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| Official Form 1 (1/08)   | D                          | ocument                    | F                 | Page 1 of                              | 35                              |                          |  |                 |
|--|----------------------------|----------------------------|-------------------|--|---------------------------------|--------------------------|--|-----------------|
|  | <b>United States</b>       |                            |                   |  |                                 |                          | Voluntary                                      | Petition        |
| NO   | RTHERN DISTR               | ICT OF ILL                 | INOI              | IS                                     |                                 |                          |  |                 |
| Name of Debtor (if individual, enter Last, First, M  | iddle):                    |                            | N                 | Name of Joint De                       | ebtor (Spou                     | se)(Last, First, Midd    | fle):  |                 |
| Brown, Maryanna  |                            |                            |                   |  |                                 |                          |  |                 |
| All Other Names used by the Debtor in the la (include married, maiden, and trade names): <b>NONE</b>                 | ast 8 years                |                            |                   | All Other Names include married, ma    |                                 |                          | the last 8 years                               |                 |
| Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1144 |                            |                            |                   | Last four digits of Se                 |                                 | vidual-Taxpayer I        | .D. (ITIN) No./Comple                          | te EIN          |
| Street Address of Debtor (No. & Street, City 634 S. Lombard Ave.   | , and State):              |                            |                   | Street Address of                      |                                 | (No. & Stre              | eet, City, and State):                         |                 |
| Oak Park IL  |                            | ZIPCODE<br>60304-160       | 6                 |  |                                 |                          |  | ZIPCODE         |
| County of Residence or of the Principal Place of Business: Cook  |                            | 00301 100                  | C                 | County of Reside<br>Principal Place of |                                 |                          |  | -               |
| Mailing Address of Debtor (if different from s   | street address):           |                            |                   | Mailing Address                        |                                 | or (if differen          | nt from street address):                       |                 |
| SAME   | ,                          |                            |                   |  |                                 |                          | ,  |                 |
|  |                            | ZIPCODE                    |                   |  |                                 |                          |  | ZIPCODE         |
| Location of Principal Assets of Business Deb<br>(if different from street address above): NOT API                    | otor<br>PLICABLE           |                            |                   |  |                                 |                          |  | ZIPCODE         |
| Type of Debtor (Form of organization)  | Nature of (Check one b     | f Business                 |                   | ,                                      | Chapter of the Petition         |                          | ode Under Which (Check one box)                | I               |
| (Check one box.)   | Health Care Busi           |                            |                   | Chapter 7                              |                                 | `                        | ,  | - D :4:         |
| Individual (includes Joint Debtors)  |                            | Estate as defined          |                   | Chapter 9                              |                                 |                          | hapter 15 Petition fo<br>of a Foreign Main Pro |                 |
| See Exhibit D on page 2 of this form.  | in 11 U.S.C. § 10          |                            |                   | Chapter 11                             | 1                               | _                        | _  | -               |
| Corporation (includes LLC and LLP)   | Railroad                   | ,                          |                   | Chapter 12                             | 2                               |                          | hapter 15 Petition fo<br>f a Foreign Nonmain   |                 |
| Partnership  | Stockbroker                |                            |                   | Chapter 13                             | 3                               | 0.                       | i a roreigh Nohmain                            | Proceeding      |
| Other (if debtor is not one of the above   | Commodity Brok             | er                         |                   |  | Nature of                       | Debts (Che               | eck one box)                                   |                 |
| entities, check this box and state type of   | Clearing Bank              | C1                         |                   | Debts are pr                           |                                 |                          |  | s are primarily |
| entity below   |                            |                            |                   |  |                                 | "incurred by ar          |  | ness debts.     |
|  | Other                      |                            |                   | individual pr<br>or household          | •                               | personal, fami           | ly,  |                 |
|  |                            | npt Entity if applicable.) |                   | of flousefloid                         |                                 | ter 11 Debtor            | s:   |                 |
|  | Debtor is a tax-ex         | empt organization          | C                 | check one box:                         |                                 |                          |  |                 |
|  | <del></del> '              | the United States          |                   | Debtor is a sma                        | all business a                  | s defined in 11          | U.S.C. § 101(51D).                             |                 |
|  |                            | l Revenue Code).           |                   | Debtor is not a                        | small busine                    | ss debtor as def         | ined in 11 U.S.C. § 1                          | 101(51D).       |
| Filing Fee (Check  | one box)                   |                            | C                 | heck if:                               |                                 |                          |  |                 |
|  |                            |                            |                   | Debtor's aggreg                        | gate nonconti                   | ingent liquidate         | d debts (excluding de                          | ebts owed       |
| Filing Fee to be paid in installments (applicable  | to individuals only). Mu   | st attach                  |                   | to insiders or af                      | filiates) are l                 | ess than \$2,190         | ),000.   |                 |
| signed application for the court's consideration of  |                            | is unable                  |                   |  |                                 |                          |  |                 |
| to pay fee except in installments. Rule 1006(b).   | See Official Form 3A.      |                            | C                 | heck all applica                       |                                 |                          |  |                 |
| Filing Fee waiver requested (applicable to chapt   | er 7 individuals only). M  | Iust attach                |                   | A plan is being                        | -                               | •                        |  |                 |
| signed application for the court's consideration. S  | See Offi cial Form 3B.     |                            |                   | _                                      | _                               |                          | petition from one or 1                         | more            |
|  |                            |                            |                   | classes of cred                        | itors, in acco                  | rdance with 11           | U.S.C. § 1126(b).                              |                 |
| Statistical/Administrative Information   |                            |                            |                   |  |                                 |                          | THIS SPACE IS FOR                              | COURT USE ONLY  |
| Debtor estimates that funds will be available for  | or distribution to unsecu  | red creditors.             |                   |  |                                 |                          |  |                 |
| Debtor estimates that, after any exempt propert  | y is excluded and admir    | istrative expenses         | paid, the         | ere will be no fund                    | s available for                 |                          |  |                 |
| distribution to unsecured creditors.   |                            |                            |                   |  |                                 |                          |  |                 |
| Estimated Number of Creditors  |                            |                            | 1                 |  |                                 |                          |  |                 |
| 1.49 50-99 100-199 200-9   | 99 1,000-<br>5,000         |                            | ,001-<br>,000     | 25,001-<br>50,000                      | 50,001-<br>100,000              | Over<br>100,000          |  |                 |
| Estimated Assets   |                            |                            | 1                 |  |                                 |                          | 1  |                 |
| \$0 to \$50,001 to \$100,001 to \$500,   | \$1,000,001                | \$10,000,001               | ]<br>0,000,00     | \$100,000,001                          | \$500,000,001                   | More than                |  |                 |
| \$50,000 \$100,000 \$500,000 to \$1 millio   | to \$10                    | to \$50 to                 | \$100<br>illion   | to \$500<br>million                    | to \$1 billion                  | \$1 billion              |  |                 |
| Estimated Liabilities  | ii iiiiiiiiiii             | инион m                    | 111011            | шшоп                                   |                                 |                          | -∦   |                 |
|  |                            |                            | ]                 |  | 0.500 600 000                   |                          |  |                 |
| \$\overline{80}\$ to \$\$50,001\$ to \$\$100,001\$ to \$\$500, \$\$50,000 \$\$100,000 \$\$500,000 to \$1             | 001 \$1,000,001<br>to \$10 |                            | 0,000,00<br>\$100 | 1 \$100,000,001<br>to \$500            | \$500,000,001<br>to \$1 billion | More than<br>\$1 billion |  |                 |
| millio   |                            |                            | illion            | million                                |                                 |                          |  |                 |

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| Document (1/40)  | CIIL Tage 2 01 33  | FORM DI, I age  | 4 |
|--|--|---|---|
| Voluntary Petition   | Name of Debtor(s):   |   |   |
| (This page must be completed and filed in every case)  | Maryanna Brown   |   |   |
| All Prior Bankruptcy Cases Filed Within Last 8 Ye  | ears (If more than two, atta   | ch additional sheet)  |   |
| Location Where Filed:  | Case Number:   | Date Filed:   |   |
| NONE   |  |   |   |
| Location Where Filed:  | Case Number:   | Date Filed:   |   |
| Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of   | f this Debtor (If more   | than one, attach additional sheet)  |   |
| Name of Debtor:  | Case Number:   | Date Filed:   |   |
| NONE   |  |   |   |
| District:  | Relationship:  | Judge:  |   |
| Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)  Exhibit A is attached and made a part of this petition | whose I, the attorney for the petitioner n have informed the petitioner that or 13 of title 11, United States Co | Exhibit B  completed if debtor is an individual debts are primarily consumer debts) amed in the foregoing petition, declare that I  [he or she] may proceed under chapter 7, 11, 12  bde, and have explained the relief available under by that I have delivered to the debtor the notice |   |
| Exhibit A is attached and made a part of this petition   | /s/ Jeff Whitehe   |   |   |
|  | Signature of Attorney for Debtor(s   | ) Date  |   |
| Does the debtor own or have possession of any property that poses or is alleg or safety?  Yes, and exhibit C is attached and made a part of this petition.  No   | ged to pose a threat of imminent and  Exhibit D  | identifiable harm to public health  |   |
| (To be completed by every individual debtor. If a joint petition is filed, each  | spouse must complete and attach a s  | eparate Exhibit D.)   |   |
| Exhibit D completed and signed by the debtor is attached and made partition:   | •  |   |   |
| Exhibit D also completed and signed by the joint debtor is attached a  | and made a part of this petition.  |   |   |
|  | Regarding the Debtor - Venue k any applicable box)   |   |   |
| <ul> <li>☑ Debtor has been domiciled or has had a residence, principal place of bus preceding the date of this petition or for a longer part of such 180 days th</li> <li>☑ There is a bankruptcy case concerning debtor's affiliate, general partner,</li> </ul>  | han in any other District.   | , , ,   |   |
| Debtor is a debtor in a foreign proceeding and has its principal place of b  |  |   |   |
| principal place of business or assets in the United States but is a defendar<br>the interests of the parties will be served in regard to the relief sought in  |  | al or state court] in this District, or   |   |
|  | o Resides as a Tenant of Residentia  | ıl Property   |   |
| •  | applicable boxes.)   | ata tha fallowing)  |   |
| Landlord has a judgment against the debtor for possession of debtor  | or's residence. (If box checked, compl   | ete the following.)   |   |
|  | (Name of landlord that of  | otained judgment)   |   |
|  | (Address of landlord)  |   |   |
| ☐ Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession   |  | *   |   |
| ☐ Debtor has included with this petition the deposit with the court of   |  | ing the 20 day  |   |
| period after the filing of the petition.   | any rent that would become due dur   | ing the 50-day  |   |

Case 08-19079 Doc 1 Filed 07/24/08 Entered 07/24/08 21:20:33 Desc Main Official Form 1 (1/08) Document Page 3 of 35 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Maryanna Brown **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Maryanna Brown Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Jeff Whitehead I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Jeff Whitehead and the notices and information required under 11 U.S.C. \$\$ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. \$ 110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) Law Office of Jeff Whitehead bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. 700 W. Van Buren, #1506 Chicago IL 60607 Printed Name and title, if any, of Bankruptcy Petition Preparer 312-648-0473 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets

Title of Authorized Individual

Date

conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re <i>Maryanna</i> | Brown |           |  | Case No.<br>Chapter | 7 |  |
|-----------------------|-------|-----------|--|---------------------|---|--|
|                       |       | Debtor(s) |  |                     |   |  |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

| Exhibit B. Glock one of the five statements below and attach any documents as uncoted.  |  |
|---|--|
| 1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed.  | available credit<br>by describing the                            |
| 2. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the services provided to me. You must file a copy of a certificate from the agency describing the services a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy. | r available credit<br>e agency describing<br>provided to you and |
| 3. I certify that I requested credit counseling services from an approved agency but was una services during the five days from the time I made my request, and the following exigent circumstances me of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a by the court.] [Summarize exigent circumstances here.]  | rit a temporary waiver   |

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

| Official Form 1     | , Earling (19079  | Doc 1  | Filed 07/24/08<br>Document   | Entered 07/24/08 21:20:33<br>Page 5 of 35  | Desc Main |
|---------------------|---|--|--|--|-----------|
| ☐<br>[Must be accom | npanied by a motion for dete Incapacity. (Defin so as to be incapable of re Disability. (Define | rmination by t<br>ed in 11 U.S.<br>alizing and ma<br>d in 11 U.S.C<br>pate in a cred | the court.] C. § 109 (h)(4) as impaire aking rational decisions w c. § 109 (h)(4) as physical lit counseling briefing in p | the of: [Check the applicable statement]  Indicate the applicable statement of the deficition of the statement of the stateme | r         |
| of 11 U.S.C. §      | 5. The United States truster 109(h) does not apply in this                                      | -  | tcy administrator has dete   | rmined that the credit counseling requiremen   | ıt        |
| I certify           | y under penalty of perjury  | that the info  | ormation provided abov   | e is true and correct.   |           |
| Signature of D      | Debtor: /s/ Maryan  | nna Brow   | n  |  |           |
| Date:               |   |  |  |  |           |

## UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## **Chapter 7**: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 fling fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years

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or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code

| Jeff Whitehead  |                                    |      |
|---|------------------------------------|------|
| Law Office of Jeff Whitehead<br>700 W. Van Buren, #1506 | Date                               |      |
| Address:  |                                    |      |
| Chicago , IL 60607                                      |                                    |      |
| X /s/ Jeff Whitehead                                    |                                    |      |
| Signature of Attorney                                   |                                    |      |
|   | Certificate of the Debtor          |      |
| I (We), the debtor(s), affirm that I (we) have re-      |                                    |      |
| Maryanna Brown  | X /s/ Maryanna Brown               |      |
| Printed Name(s) of Debtor(s)                            | Signature of Debtor                | Date |
| Case No. (if known)                                     | X                                  |      |
| `   | Signature of Joint Debtor (if any) | Date |

## NOTICE TO CONSUMER DEBTORS ON INFORMATION REQUIRED IN BANKRUPTCY CASES (Pursuant to 11 U.S.C. 527(a)(2))

The bankruptcy code requires you to provide complete and accurate information about your debts, property and financial affairs. We take this requirement very seriously. We want you to understand these requirements clearly.

- (A) All information that you are required to provide with a bankruptcy petition and thereafter during your bankruptcy case is required to be complete, accurate and truthful.
- (B) In the documents you have me file with the court to commence your bankruptcy case and thereafter, you must completely and accurately disclose all your assets and all of your liabilities. You must provide the replacement value without deducting the costs of sale or marketing as of the date you file of each item of personal property (property other than real estate) that is subject to a lien or security interest. You must make a reasonable inquiry to establish this value. If you acquired the property primarily for personal, family or household purposes, "replacement value" means the price a retail merchant would charge for an item of that kind given the age and condition of the item at the time you file.
- (C) You must accurately provide after reasonable inquiry, your current monthly income, the amounts specified in 11 U.S.C. § 707(b)(2) and in a case under Chapter 13, disposable income (determined in accordance with § 707 (b)(2)).
- (D) Information you provide during your case may be audited pursuant to the Bankruptcy Code. Failure to provide accurate information may result in dismissal of your case or other sanction including a criminal sanction.

I have received a copy of this notice

Last 4 Digits of Social Security Number

| /s/ Maryanna Brown              |      | 634 S. Lombard Ave.   | Oak Park, IL 60304-1606 |
|---------------------------------|------|-----------------------|-------------------------|
| Signature of Assisted Person    | Date | Addres                | s                       |
| Maryanna Brown                  |      | Oak Park, IL 60304-16 | 06                      |
| Printed Name of Assisted Person |      | City, State, 2        | Zip                     |
| _1144                           |      |                       |                         |

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| In re <i>Maryanna</i> | Brown |          | Case No. |   |  |
|-----------------------|-------|----------|----------|---|--|
|                       |       |          | Chapter  | 7 |  |
|                       |       | / Debtor |          |   |  |

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE  | Attached<br>(Yes/No) | No. of<br>Sheets | ASSETS           | LIABILITIES      | OTHER          |
|---|----------------------|------------------|------------------|------------------|----------------|
| A-Real Property   | Yes                  | 1                | \$<br>380,000.00 |                  |                |
| B-Personal Property   | Yes                  | 3                | \$<br>7,450.00   |                  |                |
| C-Property Claimed as<br>Exempt   | Yes                  | 1                |                  |                  |                |
| D-Creditors Holding Secured<br>Claims   | Yes                  | 1                |                  | \$<br>283,159.00 |                |
| E-Creditors Holding<br>Unsecured Priority Claims<br>(Total of Claims on Schedule E) | Yes                  | 2                |                  | \$<br>6,524.02   |                |
| F-Creditors Holding Unsecured Nonpriority Claims                                    | Yes                  | 3                |                  | \$<br>32,780.35  |                |
| G-Executory Contracts and<br>Unexpired Leases                                       | Yes                  | 1                |                  |                  |                |
| H-Codebtors   | Yes                  | 1                |                  |                  |                |
| I-Current Income of Individual Debtor(s)  | Yes                  | 1                |                  |                  | \$<br>1,300.00 |
| J-Current Expenditures of Individual Debtor(s)                                      | Yes                  | 2                |                  |                  | \$<br>5,894.61 |
| ТОТ   | AL                   | 16               | \$<br>387,450.00 | \$<br>322,463.37 |                |

## **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

| In re <b>Maryanna</b> | Brown | (        | Case No. |   |
|-----------------------|-------|----------|----------|---|
|                       |       | (        | Chapter  | 7 |
|                       |       |          |          |   |
|                       |       | / Debtor |          |   |

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability   | Amount      |
|---|-------------|
| Domestic Support Obligations (from Schedule E)  | \$ 0.00     |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | \$ 6,524.02 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | \$ 0.00     |
| Student Loan Obligations (from Schedule F)  | \$ 0.00     |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule                     | \$ 0.00     |
| E Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                         | \$ 0.00     |
| TOTAL   | \$ 6,524.02 |

#### State the following:

| Average Income (from Schedule I, Line 16)  | \$ 1,300.00 |
|--|-------------|
| Average Expenses (from Schedule J, Line 18)  | \$ 5,894.61 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | \$ 0.00     |

#### State the following:

| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |             | \$ 0.00      |
|--|-------------|--------------|
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | \$ 6,524.02 |              |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |             | \$ 0.00      |
| 4. Total from Schedule F   |             | \$ 32,780.35 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |             | \$ 32,780.35 |

## FORM B6A (Official Form 6A) (1207) Doc 1 Filed 07/24/08 Entered 07/24/08 21:20:33 Desc Main Document Page 11 of 35

| In re Maryanna Brown | , Case No  |
|----------------------|------------|
| Debtor(s)            | (if known) |

## SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's<br>Interest in Property  Husband- Wife- Joint Community. | J Secured Claim or | Amount of<br>Secured Claim |
|--------------------------------------|---|--------------------|----------------------------|
| Residence at 634 S. Lombard Ave, Oak | Fee Simple  | \$ 380,000.00      | \$ 283,159.00              |

TOTAL \$ (Report also on Summary of Schedules.)

380,000.00

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| In re Maryanna Brown | Case No.  |
|----------------------|-----------|
| Debtor(s)            | (if knowr |

## SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Pro  | perty N  | Description and Location of Property                         |          | Current<br>Value<br>of Debtor's Interest,                             |
|--|--|--|----------|---|
|  | o<br>n<br>e  | Husband<br>Wife<br>Join<br>Community                         | eW<br>tJ | in Property Without<br>Deducting any<br>Secured Claim or<br>Exemption |
| 1. Cash on hand.   |  | Cash on Hand<br>Location: In debtor's possession             |          | \$ 50.00  |
| Checking, savings or othe<br>accounts, certificates of d<br>in banks, savings and loan<br>and loan, and homestead a<br>credit unions, brokerage h<br>cooperatives. | eposit, or shares<br>n, thrift, building<br>associations, or | Checking Account Location: TCF Bank                          |          | \$ 150.00   |
| Security deposits with put<br>telephone companies, land<br>others.   |  |  |          | 4   |
| Household goods and furr<br>including audio, video, and<br>equipment.  |  | Basic Household Furnishings Location: In debtor's possession |          | \$ 350.00   |
|  |  | Small Kitchen Appliances Location: In debtor's possession    |          | \$ 150.00   |
| Books, pictures and other<br>antiques, stamp, coin, rec-<br>compact disc, and other c-<br>collectibles.  | ord, tape,   |  |          |   |
| 6. Wearing apparel.  |  | Basic Wearing Apparel<br>Location: In debtor's possession    |          | \$ 150.00   |
| 7. Furs and jewelry.   |  | Costume Jewelry Location: In debtor's possession             |          | \$ 100.00   |
| Firearms and sports, photo<br>other hobby equipment.   | ographic, and $m{X}$   |  |          |   |
| Interests in insurance poli<br>insurance company of eac<br>itemize surrender or refun  | h policy and   |  |          |   |

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| In re Maryanna Brown | Case No.  |
|----------------------|-----------|
| Debtor(s)            | (if known |

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

|   |        | ,  |                     |   |
|---|--------|--|---------------------|---|
| Type of Property  | N      | Description and Location of Property           |                     | Current<br>Value<br>of Debtor's Interest, |
|   | o<br>n |  | ndH<br>ifeW<br>intJ | Secured Claim or                          |
|   | е      | Commun   | tyC                 | Exemption                                 |
| 10. Annuities. Itemize and name each issuer.  | X      |  |                     |   |
| 11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)  | X      |  |                     |   |
| Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   |        | Roth IRA Location: In debtor's possession      |                     | \$ 6,000.00                               |
| Stock and interests in incorporated and unincorporated businesses. Itemize.   | X      |  |                     |   |
| Interests in partnerships or joint ventures.     Itemize.   | X      |  |                     |   |
| Covernment and corporate bonds and other negotiable and non-negotiable instruments.   | X      |  |                     |   |
| 16. Accounts Receivable.  | X      |  |                     |   |
| Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | X      |  |                     |   |
| Other liquidated debts owed to debtor including tax refunds. Give particulars.  | X      |  |                     |   |
| Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.   | X      |  |                     |   |
| Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X      |  |                     |   |
| Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | X      |  |                     |   |
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | X      |  |                     |   |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | X      |  |                     |   |
| 24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X      |  |                     |   |
| 25. Automobiles, trucks, trailers and other vehicles and accessories.   |        | 1992 Mercury Grand Marquis. Over 200,000 miles |                     | \$ 500.00                                 |
|   |        | Location: In debtor's possession               |                     |   |

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| In re Maryanna Brown | . Case No. |
|----------------------|------------|
| Debtor(s)            | (if known  |

## **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

|  |             | (Goriandation Grieci)                         |              |               |
|--|-------------|---|--------------|---------------|
| Type of Property   | N<br>o<br>n | Description and Location of Property  Husba V | ifeW         | Deducting any |
|  | е           | Commu   | intJ<br>itvC |               |
|  |             | Gommun  |              |               |
| 26. Boats, motors, and accessories.                                  | X           |   |              |               |
| 27. Aircraft and accessories.  | X           |   |              |               |
| 28. Office equipment, furnishings, and supplies.                     | X           |   |              |               |
| 29. Machinery, fixtures, equipment and supplies used in business.    | X           |   |              |               |
| 30. Inventory.   | X           |   |              |               |
| 31. Animals.   | X           |   |              |               |
| 32. Crops - growing or harvested.<br>Give particulars.               | X           |   |              |               |
| 33. Farming equipment and implements.                                | X           |   |              |               |
| 34. Farm supplies, chemicals, and feed.                              | X           |   |              |               |
| 35. Other personal property of any kind not already listed. Itemize. | х           |   |              |               |

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| In re | Maryanna Brown | Case No. |            |
|-------|----------------|----------|------------|
|       | Debtor(s)      |          | (if known) |

## SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

| Description of Property         | Specify Law<br>Providing each<br>Exemption | Value of<br>Claimed<br>Exemption | Current<br>Value of Property<br>Without Deducting<br>Exemptions |
|---------------------------------|--|----------------------------------|---|
| Residence at 634 S. Lombard Ave | 735 ILCS 5/12-901                          | \$ 15,000.00                     | \$ 380,000.00   |
| Cash on Hand                    | 735 ILCS 5/12-1001(b)                      | \$ 50.00                         | \$ 50.00  |
| Checking Account                | 735 ILCS 5/12-1001(b)                      | \$ 150.00                        | \$ 150.00   |
| Basic Household Furnishings     | 735 ILCS 5/12-1001(b)                      | \$ 350.00                        | \$ 350.00   |
| Small Kitchen Appliances        | 735 ILCS 5/12-1001(b)                      | \$ 150.00                        | \$ 150.00   |
| Basic Wearing Apparel           | 735 ILCS 5/12-1001(a)                      | \$ 150.00                        | \$ 150.00   |
| Costume Jewelry                 | 735 ILCS 5/12-1001(b)                      | \$ 100.00                        | \$ 100.00   |
| Roth IRA                        | 735 ILCS 5/12-1006                         | \$ 6,000.00                      | \$ 6,000.00   |
| 1992 Mercury Grand Marquis      | 735 ILCS 5/12-1001(c)                      | \$ 500.00                        | \$ 500.00   |
|                                 |  |                                  |   |
|                                 |  |                                  |   |
|                                 |  |                                  |   |
|                                 |  |                                  |   |
|                                 |  |                                  |   |
|                                 |  |                                  |   |
|                                 |  |                                  |   |
|                                 |  |                                  |   |
|                                 |  |                                  |   |

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| In re Maryanna Brown | , Case No. |     |
|----------------------|------------|-----|
| Debtor(s)            | (if know   | vn) |

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| Creditor's Name and<br>Mailing Address<br>Including ZIP Code and<br>Account Number<br>(See Instructions Above.) | Co-Debtor | Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity |   |      |                       | Amount of Claim<br>Without<br>Deducting Value<br>of Collateral | Unsecured<br>Portion, If Any |
|---|-----------|--|---|------|-----------------------|--|------------------------------|
| Account No: 8606  Creditor # : 1 American Home Mortgage PO Box 905  Columbia MD 21044                           |           | 6/2004 - 7/2007 Mortgage Residence at 634 S. Lombard, Oak Park, IL  Value: \$ 380,000.00   |   |      |                       | \$ 248,681.00  | \$ 0.00                      |
| Account No: 8606  Representing: American Home Mortgage  |           | Codilis and Associates 15W030 North Frontage Road Willowbrook IL 60527   |   |      |                       |  |                              |
| Account No: 3156  Creditor # : 2 Countrywide Home Loans PO Box 5170 Simi Valley California 93062- 5170          |           | 1/2006 - 7/2007  Home Equity Loan  Residence at 634 S. Lombard  Ave, Oak Park, IL  Value: \$ 380,000.00                                |   |      |                       | \$ 34,478.00   | \$ 0.00                      |
| No continuation sheets attached   |           |  | Subto<br>(Total of th<br>T<br>only on las | is p | page)<br><b>al \$</b> | \$ 283,159.00  | \$ 0.00                      |

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) B6E (Official Form 6E) (12/07) 08-19079 Doc 1 Filed 07/24/08 Entered 07/24/08 21:20:33 Desc Main Document Page 17 of 35

| In re Maryanna Brown | Case No. |
|----------------------|----------|

Debtor(s)

debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

were not delivered or provided. 11 U.S.C. § 507(a)(7).

drug, or another substance. 11 U.S.C. § 507(a)(10).

Taxes and Certain Other Debts Owed to Governmental Units

Claims for Death or Personal Injury While Debtor Was Intoxicated

Commitments to Maintain the Capital of an Insured Depository Institution

(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. **TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals

\*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

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| In re Maryanna Brown | , | Case No. |            |
|----------------------|---|----------|------------|
| Debtor(s)            |   | _        | (if known) |

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

| Type of Priority for Claims Listed on This Sheet:  |           | Ta      | (Continuation Sheet)  axes and Certain Other Debts                                    | 0                           | ₩€                         | ed                     | to Governm           | ental Units                       |  |
|--|-----------|---------|---|-----------------------------|----------------------------|------------------------|----------------------|-----------------------------------|--|
| Creditor's Name, Mailing Address<br>Including ZIP Code,<br>and Account Number<br>(See instructions above.) | Co-Debtor | H & J C | Date Claim was Incurred and Consideration for Claim  IHusband VWife IJoint CCommunity | Contingent                  | Unliquidated               | Disputed               | Amount of<br>Claim   | Amount<br>Entitled to<br>Priority | Amount not<br>Entitled to<br>Priority,<br>if any |
| Account No: 1144  Creditor # : 1 Internal Revenue Department PO Box 21126 Philadelphia PA 19144            |           |         | 4/2003 - 6/2008<br>Income Taxes   |                             |                            |                        | \$ 6,524.02          | \$ 6,524.02                       | \$ 0.00  |
| Account No:  |           |         |   |                             |                            |                        |                      |                                   |  |
| Account No:  |           |         |   |                             |                            |                        |                      |                                   |  |
| Account No:  |           |         |   |                             |                            |                        |                      |                                   |  |
| Account No:  |           |         |   |                             |                            |                        |                      |                                   |  |
| Account No:  |           |         |   |                             |                            |                        |                      |                                   |  |
| Sheet No. 1 of 1 continuation shee to Schedule of Creditors Holding Priority Claims                        |           | itta    | (Use only on last page of the completed Schedule E. Report tot                        | this<br><b>Tot</b><br>al al | pag<br><b>tal</b><br>Iso d | ge)<br><b>\$</b><br>on | 6,524.02<br>6,524.02 | 6,524.02                          | 0.00   |
|  |           |         | Summary of So  (Use only on last page of the completed Schedule E. If applicab        | Tot                         | tal<br>epo                 | \$<br>ort              |                      | 6,524.02                          | 0.00   |

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B6F (Official Form 6F) (12/07)

| In re Maryanna Brown | , Case No. |
|----------------------|------------|
| Dobtor(o)            |            |

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| Creditor's Name, Mailing Address<br>including Zip Code,<br>And Account Number<br>(See instructions above.)        | Co-Debtor | Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  IHusband NWife IJoint CCommunity | Contingent | Unliquidated | Disputed | Amount of Claim |
|---|-----------|--|------------|--------------|----------|-----------------|
| Account No: 2704  Creditor # : 1  AIG / United Guaranty  230 N Elm Street  PO Box 20327  Greensboro NC 27420-0327 |           | 1/2006 - 6/2008<br>Residential Insurance   |            |              |          | \$ 2,240.00     |
| Account No: 2704  Representing: AIG / United Guaranty   |           | LTD Financial Services<br>7322 Southwest Freeway<br>Suite 1600<br>Houston TX 77074   |            |              |          |                 |
| Account No: 1525  Creditor # : 2 FIA Card Services PO Box 15726 Wilmington Delaware 19886-5726                    |           | 6/2005 - 6/2008<br>Credit Card Purchases   |            |              |          | \$ 11,881.27    |
| Account No: 1525  Representing: FIA Card Services   |           | Firstsource<br>205 Bryant Woods South<br>Buffalo NY 14228  |            |              |          |                 |
| 2 continuation sheets attached  | <u> </u>  |  | Subt       | tota<br>Tota | •        | \$ 14,121.27    |

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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| In re_Maryanna Brown | , Case No. |
|----------------------|------------|
|                      |            |

Debtor(s)

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| Creditor's Name, Mailing Address   |          |      | Date Claim was Incurred,   |            |              |          | Amount of Claim |
|--|----------|------|--|------------|--------------|----------|-----------------|
| including Zip Code,  | <u> </u> |      | and Consideration for Claim.   |            | þe           |          |                 |
|  | o-Debtor |      | If Claim is Subject to Setoff, so State.   | gen        | idat         | eq       |                 |
| And Account Number (See instructions above.)   | q        | H    | Husband<br>Wife  | Contingent | Unliquidated | Disputed |                 |
| (See instructions above.)  |          | J,   | Joint  | ပိ         | 'n           | Öİ       |                 |
| Account No: 4803   |          | C    | Community  |            |              |          | \$ 4,816.22     |
| Creditor # : 3   |          |      | Credit Card Purchases  |            |              |          | , -,            |
| HSBC NV<br>PO Box 19360  |          |      |  |            |              |          |                 |
| Portland OR 97280  |          |      |  |            |              |          |                 |
| Account No: <b>4803</b>  |          |      |  |            |              |          |                 |
| Representing:  |          |      | The Law Office of John P Frye  |            |              |          |                 |
| HSBC NV  |          |      | PO Box 13665<br>Roanoke VA 24036-3665  |            |              |          |                 |
| Account No: 1638   |          |      | 6/1978 - 6/2008  |            |              |          | \$ 196.00       |
| Creditor # : 4   |          |      | Utility Bills  |            |              |          |                 |
| Nicor Gas<br>1844 Ferry Road   |          |      |  |            |              |          |                 |
| Naperville IL 60563-1890   |          |      |  |            |              |          |                 |
| Account No: 6866   |          |      | 1/200 - 6/2008   |            |              |          | \$ 118.00       |
| Creditor # : 5<br>Richard Shapiro, Esq.<br>676 N. LaSalle<br>Suite 302<br>Chicago IL 60610 |          |      | Legal Services   |            |              |          |                 |
| Account No: 3862   |          |      | 1/2005 - 6/2008  |            |              |          | \$ 3,020.12     |
| Creditor # : 6<br>Sears Card<br>P.O. Box 183082<br>Columbus Ohio 43218-3082                |          |      | Credit Card Purchases  |            |              |          |                 |
| Account No: 3862   |          |      |  |            |              |          |                 |
| Representing:  |          |      | Resurgent Capital Services PO Box 39050  |            |              |          |                 |
| Sears Card   |          |      | Phoenix AZ 85069   |            |              |          |                 |
|  |          |      | 1  |            | I            | 1        |                 |
| Sheet No. 1 of 2 continuation sheets a   | attached | to S | chedule of   | Subt       | ota          | ı (\$    | \$ 8,150.34     |
| Creditors Holding Unsecured Nonpriority Claims   |          |      |  |            |              | al\$     | •               |
|  |          |      | (Use only on last page of the completed Schedule F. Report also on Sur<br>and, if applicable, on the Statistical Summary of Certain Liabilitie |            |              |          |                 |

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| In re Maryanna Brown | , | Case No. |            |
|----------------------|---|----------|------------|
| Debtor(s)            |   |          | (if known) |

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No: xxxx  Creditor # : 7 Standard Parking Corp. 900 N Michigan Ave Suite 1600 Chicago IL 60611 | Co-Debtor | ۷۷<br>J، | and 0 If Cla Husband -Wife Joint Community 8/2007 | e Claim was Incurred, I Consideration for Claim. Islaim is Subject to Setoff, so State.                      |              | Contingent | Unliquidated | Disputed | Amount of Claim              |
|---|-----------|----------|---|--|--------------|------------|--------------|----------|------------------------------|
| Account No: XXXX  Representing: Standard Parking Corp.  |           |          | PO Box  | djustment Comp.<br>x 27070<br>apolis MN 55427-0070   |              |            |              |          |                              |
| Account No: 9014  Creditor # : 8 Washington Mutual / Prov 4940 Johnson Dr Pleasanton CA 94566   |           |          |   | 8 - 6/2008<br>t Card Purchases   |              |            |              |          | \$ 4,913.00                  |
| Account No: 6043  Creditor # : 9 Washington Mutual Card Service PO Box 660487  Dallas Texas 75266-0487  |           |          |   | 7 - 6/2008<br>t Card Purchases   |              |            |              |          | \$ 5,300.74                  |
| Account No: 6043  Representing: Washington Mutual Card Service  |           |          | 7575 C  | u of Collection Recovery<br>Corporate way<br>Prairie MN 55344  |              |            |              |          |                              |
| Account No:   |           |          |   |  |              |            |              |          |                              |
| Sheet No. 2 of 2 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims  | hed t     | o So     | (Use only on la                                   | n last page of the completed Schedule F. Report also<br>applicable, on the Statistical Summary of Certain Li | on Summary o | <b>T</b>   |              | I \$     | \$ 10,508.74<br>\$ 32,780.35 |

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| In re Maryanna Brown | / Deb        | otor Case No. |            |
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|                      | <del>-</del> |               | (if known) |

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

| Name and Mailing Address,<br>Including Zip Code, of<br>Other Parties to Lease<br>or Contract. | Description of Contract or Lease and<br>Nature of Debtor's Interest.<br>State whether Lease is for Nonresidential Real Property.<br>State Contract Number of any Government Contract. |
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| n re <i>Maryanna Brown</i> | / Debtor | Case No. |            |
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|                            |          | •        | (if known) |

## **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no codebtors.

| Name and Address of Codebtor | Name and Address of Creditor |
|------------------------------|------------------------------|
|                              |                              |
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| In re Maryanna Brown | , Case No  |
|----------------------|------------|
| Debtor(s)            | (if known) |

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital   | rrent monthly income calculated on Form 22A, 22B, or 22C.  DEPENDENTS OF DEBTOR AND SPOUSE |  |   |                |                              |
|--|--|--|---|----------------|------------------------------|
| Status: Single   | RELATIONSHIP(S):   | EBTOR AND SP   | AGE(S):   |                |                              |
| EMPLOYMENT:  | DEBTOR   |  | SPO   | USE            |                              |
| Occupation   | Unemployed   |  |   |                |                              |
| Name of Employer   |  |  |   |                |                              |
| How Long Employed  |  |  |   |                |                              |
| Address of Employer  |  |  |   |                |                              |
| INCOME: (Estimate of average   | rage or projected monthly income at time case filed)                                       |  | DEBTOR  | S              | POUSE                        |
|  | alary, and commissions (Prorate if not paid monthly)                                       | \$<br>\$   | 0.00<br>0.00  |                | 0.00<br>0.00                 |
| <ol> <li>Estimate monthly overtim</li> <li>SUBTOTAL</li> </ol>   | ie   | \$   | 0.00  |                | 0.00                         |
| 4. LESS PAYROLL DEDUC a. Payroll taxes and soc b. Insurance c. Union dues d. Other (Specify):  |  | \$ | 0.00<br>0.00<br>0.00                                | \$<br>\$<br>\$ | 0.00<br>0.00<br>0.00<br>0.00 |
| 5. SUBTOTAL OF PAYROL  | LL DEDUCTIONS  | \$   | 0.00  | \$             | 0.00                         |
| 6. TOTAL NET MONTHLY   | TAKE HOME PAY  | \$   | 0.00  | \$             | 0.00                         |
| 8. Income from real propert 9. Interest and dividends 10. Alimony, maintenance of dependents listed above.   | or support payments payable to the debtor for the debtor's use or that                     | \$\$\$\$\$   | 0.00<br>0.00<br>0.00<br>0.00                        | \$             | 0.00<br>0.00<br>0.00<br>0.00 |
| <ul><li>11. Social security or govern<br/>(Specify): <i>Unemploy</i></li><li>12. Pension or retirement in</li><li>13. Other monthly income</li></ul> | ment   | <b>\$</b>  | 1,300.00<br>0.00                                    |                | 0.00<br>0.00                 |
| (Specify):   |  | \$   | 0.00  | \$             | 0.00                         |
| 14. SUBTOTAL OF LINES  | 7 THROUGH 13   | \$   | 1,300.00  | •              | 0.00                         |
| 15. AVERAGE MONTHLY I  | INCOME (Add amounts shown on lines 6 and 14)   | \$   | 1,300.00  | \$             | 0.00                         |
|  | MONTHLY INCOME: (Combine column totals   |  | \$  | 1,300.0        | <u>o</u>                     |
| from line 15; if there is o  | nly one debtor repeat total reported on line 15)   |  | t also on Summary of So<br>tical Summary of Certain |                |                              |
| 17. Describe any increas   | se or decrease in income reasonably anticipated to occur within the year                   | following the filin  | g of this document:                                 |                |                              |

| In re Maryanna Brown | , | Case No. |            |
|----------------------|---|----------|------------|
| Debtor(s)            | • | -        | (if known) |

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi -weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| 1. Rent or home mortgage payment (include lot rented for mobile home)  | \$ | 1,854.00   |
|--|----|------------|
| a. Are real estate taxes included? Yes U No X  |    |            |
| b. Is property insurance included? Yes \Boxed No \Boxed  |    |            |
| 2. Utilities: a. Electricity and heating fuel  | \$ | 400.00     |
| b. Water and sewer   | \$ | 140.00     |
| c. Telephone<br>d. Other <b>Cell Phone</b>   | \$ | 130.00     |
| Other Cable  | \$ | 109.00     |
| Line 2 Continuation Page Total (see continuation page for itemization)   | \$ | 158.00     |
|  | Ф  | 125.00     |
| 3. Home maintenance (repairs and upkeep)   | \$ | 150.00     |
| 4. Food  | \$ | 400.00     |
| 5. Clothing  | \$ | 150.00     |
| 6. Laundry and dry cleaning  | \$ | 20.00      |
| 7. Medical and dental expenses   | \$ | 698.00     |
| 8. Transportation (not including car payments)   | \$ | 410.48     |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc.  | \$ | 0.00       |
| 10. Charitable contributions   | \$ | 0.00       |
| 11. Insurance (not deducted from wages or included in home mortgage payments)  |    |            |
| a. Homeowner's or renter's   | \$ | 116.50     |
| b. Life  | \$ | 0.00       |
| c. Health  | \$ | 0.00       |
| d. Auto  | \$ | 116.50     |
| e. Other   | \$ | 0.00       |
| Other  | \$ | 0.00       |
|  |    |            |
| 12. Taxes (not deducted from wages or included in home mortgage)   |    |            |
| (Specify) Property Taxes   | \$ | 477.18     |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)                                 | Ψ  |            |
| a. Auto  | \$ | 0.00       |
| b. Other: IRS Payment Plan   | \$ | 125.00     |
| c. Other: <b>Home Equity Loan</b>  |    | 285.00     |
|  |    |            |
| 14. Alimony, maintenance, and support paid to others   | \$ | 0.00       |
| 15. Payments for support of additional dependents not living at your home  | \$ | 0.00       |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement)   | \$ | 0.00       |
| 17. Other: Home Security   | \$ | 29.95      |
| Other:   | \$ | 0.00       |
|  |    | 0.00       |
| 18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules   | ¢  | 5,894.61   |
|  | \$ | 3,034.01   |
| and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)   |    |            |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: |    |            |
|  |    |            |
| 20. STATEMENT OF MONTHLY NET INCOME  |    | 1 000 00   |
| a. Average monthly income from Line 16 of Schedule I   | \$ | 1,300.00   |
| b. Average monthly expenses from Line 18 above   | \$ | 5,894.61   |
| c. Monthly net income (a. minus b.)  | \$ | (4,594.61) |
|  | -  |            |

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| In re Maryanna Brown | <u> </u> | Case No. |
|----------------------|----------|----------|
| ·                    |          | · ·      |

## Debtor(s)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

(Continuation page)

2. (continuation) OTHER UTILITIES

Line 2 Continuation Page Total (seen as line item "2" on Schedule J)

\$ 125.00

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| In re Maryanna Brown | Case No.   |
|----------------------|------------|
| Debtor               | (if known) |

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION LINDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

| DECEARATION UNDER PENALTY OF PENSORY BY AN INDIVIDUAL DEBTOR           |   |                                    |  |
|--|---|------------------------------------|--|
| I declare under penalty of perjury correct to the best of my knowledge | that I have read the foregoing summary and schedules, consisting of ge, information and belief. | sheets, and that they are true and |  |
| Date:  | Signature /s/ Maryanna Brown  |                                    |  |
|  | Maryanna Brown  |                                    |  |
|  |   |                                    |  |
|  | [If joint case, both spouses must sign.]  |                                    |  |
|  |   |                                    |  |

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Maryanna Brown Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007 (m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$14,369.55 Income from Employment 2007: \$13,801.00 Income from Employment 2006: \$15,000.00 Income from Employment

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$2,275.00 Income from Unemployment Compensation

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#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

X

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

(Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

American Home Mortgage vs. Brown, 07 CH 0012084 Mortgage Foreclosure

Circuit Court of Cook County

Order for Judicial Sale Entered, Sale date: 7/29/2008

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, AMOUNT OF MONEY OR NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Jeff Whitehead

*Address:* 

700 W. Van Buren, #1506

Chicago, IL 60607

Date of Payment: 7/2008 \$701.00 Payor: Maryanna Brown

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

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|---------|---------------------------|--|--|--|--|---|
| None    |                           |  | -  | =  | ers, under any Environmental Law, with respect to the proceeding, and the docket number.   | which the debtor is or was a party.   |
| None    | a. If the busines employe | ses in which the debtor was<br>ed in a trade, profession, or o<br>owned 5 percent or more of the | t the names, a<br>an officer, dir<br>other activity ei<br>voting or equity | addresses, taxpayer-identi<br>ector, partner, or managi<br>ther full- or part-time with<br>securities within six years | fication numbers, nature of the businesses, and ng executive of a corporation, partner in a partn nin six years immediately preceding the commencimmediately preceding the commencement of this cidentification numbers, nature of the businesses, | ership, sole proprietor, or was self-<br>tement of this case, or in which the<br>case |
|         | busines<br>comme          | ses in which the debtor noment of this case.   | was a partne   | r or owned 5 percent or  | more of the voting or equity securities, within sidentification numbers, nature of the businesses,   | six years immediately preceding the   |
|         | busines<br>comme          |  |  |  | more of the voting or equity securities within s   |   |
|         |                           |  |  |  |  |   |
| None    | b. Identi                 | fy any business listed in respo  | nse to subdivisio  | on a., above, that is "single  | asset real estate" as defined in 11 U.S.C. § 101.  |   |
| [If com | pleted by                 | an individual or individual a  | nd spouse]   |  |  |   |
|         |                           | penalty of perjury that I have<br>d correct.   | read the ansv  | vers contained in the fore   | egoing statement of financial affairs and any att  | achments thereto and that   |
| ا       | Date                      |  | Signature of Debtor  | /s/ Maryanna   | a Brown  |   |
| I       | Date                      |  | Signature<br>of Joint De<br>(if any)                                       | ebtor  |  |   |
|         |                           |  |  |  |  |   |

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

| n re <i>Maryanna Brown</i>                                | Case No.<br>Chapter 7             |  |                                 |                                     |   |  |
|---|-----------------------------------|--|---------------------------------|-------------------------------------|---|--|
|   |                                   |  | Debtor                          |                                     |   |  |
| CHAPTER 7 IND   | IVIDUAL DEBTOR'S                  | S STATEME  | NT OF II                        | NTENTIO                             | N   |  |
| ☑ I have filed a schedule of assets and liabilities which | includes debts secured by pro-    | perty of the estate.   |                                 |                                     |   |  |
|   | nexpired leases which includes    | personal property  | subject to an ι                 | unexpired lease                     | ).  |  |
| ☐ I intend to do the following with respect to the proper | rty of the estate which secures t | hose debts or is su  | ubject to a leas                | se:                                 |   |  |
| Description of Secured Property                           | Creditor's Name                   |  | Property will be<br>Surrendered | Property is<br>claimed as<br>exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
| Residence at 634 S. Lombard Ave                           | American Home Mor                 | rtgage   |                                 | X                                   |   |  |
| 11  | Countrywide Home                  | Loans  |                                 | X                                   |   |  |
| Description of Leased Property                            | Lessor's Name                     | Lease will be<br>assumed<br>pursuant<br>to 11 U.S.C.<br>§ 362(h)(1)(A) |                                 |                                     |   |  |
|   |                                   |  |                                 |                                     |   |  |
|   | Signature of De                   | ebtor(s)   |                                 |                                     |   |  |
| Date:   | Debtor: /s/ Maryanna              | Brown  |                                 |                                     |   |  |
| Date:   | Joint Debtor:                     |  |                                 |                                     |   |  |
|   |                                   |  |                                 |                                     |   |  |
|   |                                   |  |                                 |                                     |   |  |
|   |                                   |  |                                 |                                     |   |  |

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

| n re | Maryanna Br         | rown           |          | Case No.<br>Chapter |  |
|------|---------------------|----------------|----------|---------------------|--|
|      |                     |                | / Debtor |                     |  |
|      | Attorney for Debtor | Jeff Whitehead |          |                     |  |

## STATEMENT PURSUANT TO RULE 2016(B)

| The undersigned,  | nursuant to I | Rule | 2016(b)  | Bankrunte | cy Rules   | states that:    |
|-------------------|---------------|------|----------|-----------|------------|-----------------|
| THE UNIVERSIGNED, | pursuant to i | luic | 2010(0), | Dankiupti | oy ixuico. | , states triat. |

- The undersigned is the attorney for the debtor(s) in this case.
- The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
  - a) For legal services rendered or to be rendered in contemplation of and in b) Prior to the filing of this statement, debtor(s) have paid . . . . . . . . . . . . . \$ 0.00
- 299.00 of the filing fee in this case has been paid. 3. \$
- The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

X/s/ Jeff Whitehead

Attorney for Petitioner: **Jeff Whitehead** 

Law Office of Jeff Whitehead 700 W. Van Buren, #1506 Chicago IL 60607

312-648-0473

jeffwhitehead 2000@yahoo.com

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## UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Case No.

| In re Maryanna Brown                       | Case No.   |
|--|--|
|  | Chapter 7  |
|  | / Debtor   |
| Attorney for Debtor: <b>Jeff Whitehead</b> |  |
|  |  |
| <u>VERIFICA</u>                            | TION OF CREDITOR MATRIX  |
| The above named Debtor(s) here             | by verify that the attached list of creditors is true and correct to the |
| best of our knowledge.                     |  |
|  |  |
| Date:                                      | /s/ Maryanna Brown   |
|  | Debtor   |